

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Pamela O. Parks,

Debtor.

Case No. 20-21693-CMB

Chapter 13

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor to implement notices(s) of mortgage payment change and to cure plan arrears.
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☐ Chapter 13 Plan dated
- X Amended Chapter 13 Plan dated April 21, 2021

is modified as follows:

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☒ Debtor's plan payments shall be changed from \$1,663.00 to \$1,700.00 per month, effective June 1, 2023; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Nationstar Mortgage, LLC (Claim #5) to govern, following all Notices of Mortgage Payment Changes filed to date, including the one filed on April 26, 2023. In accordance with the most recent payment change, the Creditor will begin receiving monthly payments totaling \$527.63 effective June 1, 2023.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 10th day of May, 2023

Dated: May 10, 2023

  
United States Bankruptcy Judge **dmr**

Stipulated by:

/s/Matthew M. Herron  
Counsel to Debtor

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
5/10/23 3:47 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

cc: All Parties in Interest to be served by Clerk

In re:  
Pamela O. Parks  
Debtor

Case No. 20-21693-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 10, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	+ Pamela O. Parks, 7251 Lemington Avenue, Pittsburgh, PA 15206-1937
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15248546	+ AAS Debt Recovery, Inc., P.O. Box 129, Monroeville, PA 15146-0129
15259379	+ Amanda Parks-Palmer, 7251 Lemington Avenue, Pittsburgh, PA 15206-1937
15259385	Chase Records Center, Attn.: Correspondence Mail, Mail Code LA4-5555, Monroe, LA 71203
15266234	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15248557	+ Salle Mae, P.O. Box 3229, Wilmington, DE 19804-0229

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 11 2023 00:03:19	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kborkley@bernsteinlaw.com	May 10 2023 23:55:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 11 2023 00:03:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15248547	+ Email/Text: bncnotifications@phea.org	May 10 2023 23:54:00	AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
15254052	Email/Text: ally@ebn.phinsolutions.com	May 10 2023 23:54:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15248548	+ Email/Text: ally@ebn.phinsolutions.com	May 10 2023 23:54:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15248549	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 11 2023 00:03:21	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15259386	Email/Text: correspondence@credit-control.com	May 10 2023 23:54:00	Credit Control, LLC, PO Box 31179, Tampa, FL 33631
15248550	Email/Text: cms-bk@cms-collect.com	May 10 2023 23:54:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15259383	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 11 2023 00:03:04	Capital One Auto Finance, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15248551	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 11 2023 00:03:04	Capital One Auto Finance, CB Disputes Team, P.O. Box 259407, Plano, TX 75025-9407

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15252020	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 11 2023 00:03:12	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15248553	Email/Text: mrdiscen@discover.com	May 10 2023 23:54:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15250354	Email/Text: mrdiscen@discover.com	May 10 2023 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15248554	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 10 2023 23:54:00	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
15248552	Email/PDF: ais.chase.ebn@aisinfo.com	May 11 2023 00:03:19	Chase, P.O. Box 182613, Columbus, OH 43218
15256621	Email/PDF: ais.chase.ebn@aisinfo.com	May 11 2023 00:03:08	JPMorgan Chase Bank, National Associatio, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15248555	+ Email/Text: Documentfiling@lciinc.com	May 10 2023 23:54:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15528770	Email/Text: nsm_bk_notices@mrcooper.com	May 10 2023 23:54:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261-9741
15319018	Email/Text: peritus@ebn.phinsolutions.com	May 10 2023 23:55:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15248556	Email/Text: Bankruptcy.Notices@pnc.com	May 10 2023 23:54:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15263853	Email/Text: Bankruptcy.Notices@pnc.com	May 10 2023 23:54:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15267616	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 11 2023 00:03:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15248558	Email/PDF: gecsed@recoverycorp.com	May 11 2023 00:03:23	SYNCB/Amazon PLCC, Po Box 965015, Orlando, FL 32896-5015
15248559	Email/PDF: gecsed@recoverycorp.com	May 11 2023 00:03:20	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15270714	+ Email/PDF: gecsed@recoverycorp.com	May 11 2023 00:03:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15248890	+ Email/PDF: gecsed@recoverycorp.com	May 11 2023 00:03:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		NATIONSTAR MORTGAGE LLC
15341760		Community Loan Servicing,, LLC
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15259376	*+	AAS Debt Recovery, Inc., P.O. Box 129, Monroeville, PA 15146-0129
15259377	*+	AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
15259378	*+	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15259380	*+	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15259381	*	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15259382	*+	Capital One Auto Finance, CB Disputes Team, P.O. Box 259407, Plano, TX 75025-9407
15259387	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15259388	*+	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401

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15259384	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.O. Box 182613, Columbus, OH 43218
15259389	*+	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15259391	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15259393	*	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15259394	*	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15259392	*+	Salle Mae, P.O. Box 3229, Wilmington, DE 19804-0229
15259390	##+	Patenaude & Felix, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363

TOTAL: 3 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com
Jerome B. Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lily Christina Calkins	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, lilychristinacalkins@gmail.com
Matthew M. Herron	on behalf of Debtor Pamela O. Parks mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com

TOTAL: 9